

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re: JOYCE M WADE

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Case No.: 06-16405

Debtor(s)

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/12/2006.
- 2) This case was confirmed on 03/09/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 06/18/2009.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 05/05/2009, 01/05/2010.
- 5) The case was dismissed on 02/25/2010.
- 6) Number of months from filing to the last payment: 34
- 7) Number of months case was pending: 41
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 47,929.00
- 10) Amount of unsecured claims discharged without payment \$ .00
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 34,840.00
Less amount refunded to debtor	\$ .00
<b>NET RECEIPTS</b>	<b>\$ 34,840.00</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 1,999.00
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 2,471.22
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** **\$ 4,470.22**

Attorney fees paid and disclosed by debtor **\$ 1,001.00**

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
FIRST FRANKLIN LOAN	SECURED	187,000.00	187,225.00	.00	.00	.00
FIRST FRANKLIN LOAN	SECURED	NA	17,017.14	17,267.14	17,267.14	.00
FIRST FRANKLIN	OTHER	NA	NA	NA	.00	.00
PIERCE & ASSOC	OTHER	NA	NA	NA	.00	.00
AMERICAN GENERAL FIN	SECURED	13,850.00	13,850.00	13,850.00	7,060.42	2,792.46
AMERICAN GENERAL FIN	UNSECURED	5,806.00	6,598.27	6,598.27	.00	849.43
AMERICAN GENERAL FIN	OTHER	NA	NA	NA	.00	.00
GREAT AMERICAN FINAN	SECURED	500.00	1,035.96	500.00	500.00	56.37
GREAT AMERICAN FINAN	UNSECURED	535.00	.00	535.96	.00	106.60
VILLAGE OF MATTESON	SECURED	218.50	.00	218.50	218.50	5.39
ACN	UNSECURED	205.79	NA	NA	.00	.00
ARMOR SYSTEMS CORP	UNSECURED	50.00	NA	NA	.00	.00
CITY OF ELMHURST	OTHER	NA	NA	NA	.00	.00
ARMOR SYSTEMS CORP	UNSECURED	50.00	NA	NA	.00	.00
AT&T CREDIT MANAGEME	UNSECURED	49.00	NA	NA	.00	.00
BALLY TOTAL FITNESS	UNSECURED	1,208.00	NA	NA	.00	.00
BALLY TOTAL FITNESS	OTHER	NA	NA	NA	.00	.00
PRA RECEIVABLES MANA	UNSECURED	4,267.00	4,537.27	4,537.27	.00	584.08
CAPITAL ONE	UNSECURED	1,227.00	1,314.01	1,314.01	.00	163.59
ALLIANCE ONE	OTHER	NA	NA	NA	.00	.00
CARMELLA BARRETT PER	UNSECURED	350.90	NA	NA	.00	.00
B-LINE LLC	UNSECURED	1,523.84	1,852.41	1,852.41	.00	238.57
SBC	UNSECURED	274.00	NA	NA	.00	.00

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
AT & T BANKRUPTCY	OTHER	NA	NA	NA	.00	.00
COMMONWEALTH EDISON	UNSECURED	311.86	NA	NA	.00	.00
INGALLS MEMORIAL HOS	UNSECURED	500.00	NA	NA	.00	.00
INGALLS MEMORIAL HOS	OTHER	NA	NA	NA	.00	.00
NICOR GAS	UNSECURED	407.18	451.78	451.78	.00	42.41
NICOR GAS	OTHER	NA	NA	NA	.00	.00
SBC	UNSECURED	273.00	NA	NA	.00	.00
AT & T BANKRUPTCY	OTHER	NA	NA	NA	.00	.00
PAYDAY LOAN OF IL	UNSECURED	900.00	NA	NA	.00	.00
US DEPT OF EDUCATION	UNSECURED	3,685.00	3,765.35	3,765.35	.00	484.82
US DEPT OF EDUCATION	OTHER	NA	NA	NA	.00	.00
VILLAGE OF MATTESON	UNSECURED	900.00	NA	NA	.00	.00
FIRST FRANKLIN LOAN	OTHER	NA	NA	NA	.00	.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	17,267.14	17,267.14	.00
Debt Secured by Vehicle	13,850.00	7,060.42	2,792.46
All Other Secured	<u>718.50</u>	<u>718.50</u>	<u>61.76</u>
<b>TOTAL SECURED:</b>	31,835.64	25,046.06	2,854.22
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	<u>.00</u>	<u>.00</u>	<u>.00</u>
<b>TOTAL PRIORITY:</b>	.00	.00	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	19,055.05	.00	2,469.50

**Disbursements:**

Expenses of Administration	\$ 4,470.22	
Disbursements to Creditors	\$ 30,369.78	
<b>TOTAL DISBURSEMENTS:</b>		\$ 34,840.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/06/2010

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT** : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.